

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

ANDREW JOHN STERNER

Debtor(s)

Case No. 22-12872-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/26/2022.
- 2) The plan was confirmed on 02/15/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/20/2025.
- 6) Number of months from filing or conversion to last payment: 28.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,975.00.
- 10) Amount of unsecured claims discharged without full payment: \$53,527.65.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,050.00
Less amount refunded to debtor	\$280.00

NET RECEIPTS: \$16,770.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,788.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,512.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,300.39

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAFES/MILITARY STAR	Unsecured	1,547.00	NA	NA	0.00	0.00
APPLE CARD-GS BANK USA	Unsecured	4,517.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,104.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Secured	NA	1,378.19	1,378.19	1,378.19	0.00
CAVALRY SPV I, LLC	Unsecured	NA	1,597.04	1,597.04	399.09	0.00
CREDIT ONE BANK	Unsecured	301.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	NA	180,851.96	724.09	724.09	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	2,104.53	2,104.53	525.91	0.00
JPMORGAN CHASE BANK, N.A. S/B/M	Unsecured	NA	3,408.68	3,408.68	851.81	0.00
LVNV FUNDING	Unsecured	NA	13,550.31	13,550.31	3,386.13	0.00
LVNV FUNDING	Unsecured	NA	431.15	431.15	107.74	0.00
LVNV FUNDING	Unsecured	NA	18,019.43	18,019.43	4,502.93	0.00
MERRICK BANK	Unsecured	NA	371.43	371.43	92.82	0.00
MV REALTY OF PA, LLC	Secured	738.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	13,550.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	389.23	389.23	97.27	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	539.41	539.41	134.80	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	876.40	876.40	219.01	0.00
TBOM/ATLS/FORTIVA MC	Unsecured	389.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	199.37	199.37	49.82	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$724.09	\$724.09	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,378.19	\$1,378.19	\$0.00
TOTAL SECURED:	\$2,102.28	\$2,102.28	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$41,486.98	\$10,367.33	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,300.39</u>	
Disbursements to Creditors	<u>\$12,469.61</u>	
TOTAL DISBURSEMENTS :		<u>\$16,770.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/15/2025

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.